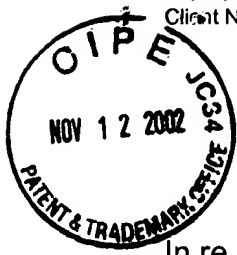


Docket No.: 3350-030
File No. 1158.41323X00
Client No.: QUICKREMIT

PATENT



11/20/02
17/10

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Ganesan et al.

Application No.: 09/298,889

Filed: April 26, 1999

Group Art Unit: 3627

Examiner: E. Gort

For: ELECTRONIC BILL PRESENTMENT AND/OR PAYMENT CLEARINGHOUSE

SECOND SUPPLEMENTAL AMENDMENT

Honorable Assistant Commissioner
for Patents
Washington, DC 20231

Dear Sir:

RECEIVED
NOV 15 2002
GROUP 3600

This Second Supplemental Amendment is filed concurrently with the filing of a Request for Continued Examination (RCE) under 37 CFR 1.114, and further to the Supplemental Amendment filed on September 9, 2002. Please further amend the above referenced application as follows: